

PATENT APPLICATION

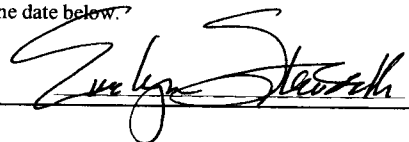
IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

Applicants:	Michael B. Elliott, et al.	Examiner:	Campen, Kelly Scaggs
Serial No.:	09/976,607	Art Group:	3624
Filing Date:	October 12, 2001	File No.	33836.00.0013
Confirmation No.:	3270	Attorney Docket No.	33836000013

Title: **METHOD TO IMPROVE DEBT COLLECTION PRACTICES**

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Mail Stop Amendment  
Commissioner for Patents  
P. O. Box 1450  
Alexandria, VA 22313-1450

Certificate of Electronic Filing	
I hereby certify that this Amendment was submitted to Mail Stop AMENDMENT, U.S. Patent Office, via electronic submission on the date below.	
4/9/06	

**AMENDMENT AND RESPONSE**

Dear Sir:

In response to the Final Office Action mailed February 13, 2006, Applicants submit the following Amendment and Response.

Amendments to the Specification begin on page 2 of this paper.

**Amendments to the Claims** are reflected in the listing of claims which begins on page 3 of this paper.

**Remarks** begin on page 7 of this paper.